

OCT 29 2004


PTO/SB/21 (09-04)

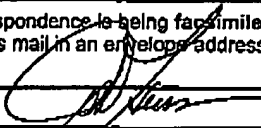
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<b>TRANSMITTAL FORM</b>  <small>(to be used for all correspondence after initial filing)</small>	Application Number	09/535,076	
	Filing Date	March 23, 2000	
	First Named Inventor	John French	
	Art Unit	2635	
	Examiner Name	Shimizu, Matsuichiro	
Total Number of Pages in This Submission	12	Attorney Docket Number	103490-165104

ENCLOSURES (Check all that apply)		
<input type="checkbox"/> Fee Transmittal Form <input type="checkbox"/> Fee Attached <input checked="" type="checkbox"/> Amendment/Reply (11 pages) <input type="checkbox"/> After Final <input type="checkbox"/> Affidavits/declaration(s) <input type="checkbox"/> Extension of Time Request <input type="checkbox"/> Express Abandonment Request <input type="checkbox"/> Information Disclosure Statement <input type="checkbox"/> Certified Copy of Priority Document(s) <input type="checkbox"/> Response to Missing Parts/Incomplete Application <input type="checkbox"/> Response to Missing Parts under 37 CFR 1.52 or 1.53	<input type="checkbox"/> Drawing(s) <input type="checkbox"/> Licensing-related Papers <input type="checkbox"/> Petition <input type="checkbox"/> Petition to Convert to a Provisional Application <input type="checkbox"/> Power of Attorney, Revocation/Change of Correspondence Address <input type="checkbox"/> Terminal Disclaimer <input type="checkbox"/> Request for Refund <input type="checkbox"/> CD, Number of CD(s) _____ <input type="checkbox"/> Landscape Table on CD	<input type="checkbox"/> After Allowance Communication to TC <input type="checkbox"/> Appeal Communication to Board of Appeals and Interferences <input type="checkbox"/> Appeal Communication to TC (Appeal Notice, Brief, Reply Brief) <input type="checkbox"/> Proprietary Information <input type="checkbox"/> Status Letter <input type="checkbox"/> Other Enclosure(s) (please identify below):
Remarks		

SIGNATURE OF APPLICANT, ATTORNEY, OR AGENT		
Firm Name	Gray Cary Ware & Freidenrich LLP	
Signature		
Printed name	Jon Ikegami	
Date	October 29, 2004	Reg. No. 51,115

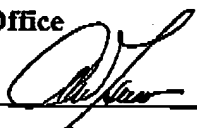
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Signature		
Typed or printed name	Jan Huss	Date October 29, 2004

This collection of information is required by 37 CFR 1.5. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.11 and 1.14. This collection is estimated to 2 hours to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

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OCT 29 2004

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O] 650-833-2360  
F] 650-833-2001**FAX TRANSMISSION COVER SHEET****October 29, 2004****To:****Telephone:****Fax Number:****M/S: AMENDMENT****(703) 872-9306****Centralized Facsimile Number****U.S. Patent & Trademark Office**  
**From: Jan Huss for Jon Ikegami**  
**(650) 833-2360****Client-Matter Number: 0103490-165104****Re: U.S. Patent Application No. 09/535,076**  
**Filed: March 23, 2000**  
**Entitled: CART RETURN CREDIT SYSTEM**  
**Inventor: French et al.****Pages: 13 - (including this form)****Originals: ☐ will be mailed ☒ will not be mailed****If there is a problem with this transmission, please call (650) 833-1569****Fax Operator: Jan Huss****MESSAGE:**

Please make a matter of record the attached Response to the Office Action, mailed July 30, 2004, for the above-referenced matter.

Applicant believes no fees are associated with this response. However, the Commissioner is authorized to charge any fees associated with this paper to Deposit Account No. 07-1896, referencing 0103490-165104-23264.

Thank you.

OCT 29 2004

Application Serial No. 09/535,076  
Response to First Office Action  
Attorney Docket No. 0103490-165104  
Page 1**CERTIFICATE OF TRANSMISSION**

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United States Commissioner for Patents, P.O. Box 1450, Alexandria VA 22313-  
1450 to Centralized Facsimile Number (703) 872-9306 on

October 29, 2004 By: Jan Huss

Appl. No. : 09/535,076  
Applicant : French et al.  
Filed : March 23, 2000  
TC/A.U. : 2635  
Examiner : Matsuichiro Shimizu

Confirmation No. 9901

Docket No. : 0103490-165104  
Customer : 26379  
No.

Title: SYSTEM AND METHOD FOR AFFILIATED PARTIES TO SHARE MORTGAGE  
LOAN APPLICATION DOCUMENTS

**RESPONSE TO OFFICE ACTION**

M/S: AMENDMENT  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

Applicants request the Examiner to consider the following Response in reply to the  
Office Action, mailed on July 30, 2004, for the above-referenced application.

**Amendments to the Claims** are reflected in the listing of claims, which begins on page 2  
of this paper.

**Amendments to the Specification** begin on page 5 of this paper.

**Remarks/Arguments** begin on page 7 of this paper.